

Information to identify the case:

Debtor 1	Patricia A. Haberman	Social Security number or ITIN	xxx-xx-3749
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court		Date case filed in chapter	13 7/29/16
WESTERN DISTRICT OF PENNSYLVANIA		Date case converted to chapter	7 5/23/17
Case number: 16-22816-CMB			

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia A. Haberman	
2. All other names used in the last 8 years		
3. Address	5538 Lantern Hill Drive Ext. Pittsburgh, PA 15236	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

<p>6. Bankruptcy clerk's office</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 5/23/17</p> <p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.</p>
<p>7. Meeting of creditors</p>	<p>June 26, 2017 at 12:00 PM</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</p>
<p>8. Presumption of abuse</p>	<p>The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Liquidation of the debtor's property and payment of creditors' claims</p>	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patricia A. Haberman
 Debtor

Case No. 16-22816-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309B

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 Total Noticed: 27

Date Rcvd: May 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2017.

db +Patricia A. Haberman, 5538 Lantern Hill Drive Ext., Pittsburgh, PA 15236-1685
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Kirsten S. Penn, McGrath McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1220
 14270158 #+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1004
 14309127 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 14267195 +Omega Federal Credit Union, PO Box 15038, Pittsburgh, PA 15237-0038
 14267196 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14312934 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: kbarkley@bernsteinlaw.com May 24 2017 01:29:50 Daniel R. Schimizzi,
 Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
 aty E-mail/Text: julie.steidl@steidl-steinberg.com May 24 2017 01:28:43 Kenneth Steidl,
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
 tr +EDI: BRCCRAWFORD.COM May 24 2017 01:13:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2017 01:29:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 24 2017 01:29:17
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14267188 EDI: RMSC.COM May 24 2017 01:13:00 Amazon.com, c/o Synchrony Bank, PO Box 960013,
 Orlando, FL 32896-0013
 14267189 +E-mail/Text: bk@avant.com May 24 2017 01:29:46 Avant, 222 N. LaSalle St., Suite 1700,
 Chicago, IL 60601-1101
 14267190 EDI: BANKAMER.COM May 24 2017 01:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14310210 EDI: BL-BECKET.COM May 24 2017 01:13:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14267191 +E-mail/Text: rwatters@pfsc.com May 24 2017 01:29:51 Circle Back Lending, 777 Yamato Road,
 Suite 400, Boca Raton, FL 33431-4498
 14267192 E-mail/Text: bankruptcynotice@fcbanking.com May 24 2017 01:28:52 First Commonwealth Bank,
 P. O. Box 400, Indiana, PA 15701-0400
 14267193 EDI: CBSKOHL.COM May 24 2017 01:13:00 Kohl's Credit, PO Box 3043,
 Milwaukee, WI 53201-3043
 14330452 EDI: RESURGENT.COM May 24 2017 01:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of LC Trust I, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14332462 EDI: RESURGENT.COM May 24 2017 01:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Marketplace Investing, Aggregation Trust, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14267194 +E-mail/Text: bk@lendingclub.com May 24 2017 01:29:43 Lending Club,
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14380229 +E-mail/Text: kbarkley@bernsteinlaw.com May 24 2017 01:29:50 Omega Federal Credit Union,
 c/o Bernstein-Burkley, P.C., 707 Grant St. Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945
 14333238 +E-mail/Text: bncmail@w-legal.com May 24 2017 01:29:28 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14267197 EDI: WTRRNANK.COM May 24 2017 01:13:00 Target, PO Box 660170, Dallas, TX 75266-0170
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1004
 cr* +Omega Federal Credit Union, c/o Bernstein-Burkley, P.C., 707 Grant Street,
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1908

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: lfin
Form ID: 309B

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Total Noticed: 27

Date Rcvd: May 23, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2017 at the address(es) listed below:

Daniel R. Schimizzi on behalf of Creditor Omega Federal Credit Union
dschimizzi@bernsteinlaw.com,
cwirick@bernsteinlaw.com;pghecf@bernsteinlaw.com;dschimizzi@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Patricia A. Haberman julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 8